

CLAIMS

What is claimed is:

1. A tokenless biometric method for processing electronic transmissions, using at least one user biometric sample, an electronic identifier and an electronic rule module clearinghouse, said method comprising the steps of:

- a. a user registration step, wherein a user registers with an electronic identifier at least one registration biometric sample taken directly from the person of the user;
- b. formation of a rule module customized to the user in a rule module clearinghouse, wherein at least one pattern data of a user is associated with at least one execution command of the user;
- c. a user identification step, wherein the electronic identifier compares a bid biometric sample taken directly from the person of the user with at least one previously registered biometric sample for producing either a successful or failed identification of the user;
- d. a command execution step, wherein upon successful identification of the user at least one previously designated rule module of the user is invoked to execute at least one electronic transmission;

wherein a biometrically authorized electronic transmission is conducted without the user presenting any personalized man-made memory tokens such as smartcards, or magnetic swipe cards.

2. The method of claim 1 wherein during the command execution step, the electronic rule module clearinghouse communicates with one or more third-party computers.

3. The method of claim 1 wherein said execution commands are comprised of any of the following: accessing stored electronic data customized to the user's rule modules, processing electronic data customized to the user's rule modules, and presentation of electronic data customized to the user's rule modules.

4. The method of claim 1 wherein pattern data comprises any of the following: a user unique identification code, demographic information, an email address, a financial account, a secondary biometric, Internet browsing patterns, a non-

financial data repository account, a telephone number, a mailing address, purchasing patterns, data on pre-paid accounts or memberships for products or services, electronic data usage patterns, employee status, job title, data on user behavior patterns, a digital certificate, a network credential, an Internet protocol address, a digital signature, an encryption key, an instant messaging address, personal medical records, an electronic audio signature, and an electronic visual signature.

5. The method of claim 1, wherein pattern data for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized third party.
6. The method of claim 1, wherein an execution command for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized third party.
7. The method of claim 1 further comprising a user re-registration check step, wherein the user's registration biometric sample is compared against previously registered biometric samples wherein if a match occurs, the computer system is alerted to the fact that the user has attempted to re-register with the electronic identifier.
8. The method of claim 1 wherein the biometric sample comprises any of the following: a fingerprint, a facial scan, a retinal image, an iris scan, and a voice print.
9. The method of claim 1 wherein during the identification step, the user provides a personal identification code to the electronic identifier along with a biometric sample for purposes of identifying the user.
10. The method of claim 9 further comprising a biometric theft resolution step, wherein a user's personal identification code is changed when the user's biometric sample is determined to have been fraudulently duplicated.
11. The method of claim 1, wherein execution of an execution command authorizes the user to access stored electronic data.

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20. A computer system device for tokenless biometric processing of electronic transmissions, using at least one user biometric sample, an electronic identifier and an electronic rule module clearinghouse, comprising:

- a. a biometric input apparatus, for providing a bid or registration biometric sample of a user to the electronic identifier; wherein a user registers with an electronic identifier at least one registration biometric sample taken directly from the person of the user;
- b. an electronic rule module clearinghouse, having at least one rule module further comprising at least one pattern data of the user associated with at least one execution command of the user, for executing at least one electronic transmission;
- c. an electronic identifier, for comparing the bid biometric sample with registered biometric samples of users;
- d. a command execution module, for invoking at least one previously designated execution command in the electronic rule module clearinghouse to execute an electronic transmission;

wherein no man-made memory tokens such as smartcards, or magnetic swipe cards are presented by the user to conduct the electronic transmission.

21. The device of claim 20 wherein the command execution module communicates with one or more third-party computers.

22. The device of claim 20 wherein pattern data comprises any of the following; a user unique identification code, demographic information, an email address, a financial account, a secondary biometric, a non-financial data repository account, a telephone number, a mailing address, purchasing patterns, data on pre-paid accounts or memberships for products or services, electronic data usage patterns, employee status, job title, data on user behavior patterns, a digital certificate, a network credential, an Internet protocol address, a digital signature, an encryption key, an instant messaging address, personal medical records, an electronic audio signature, and an electronic visual signature.

23. The device of claim 20, wherein pattern data for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized third party.

24. The device of claim 20, wherein an execution command for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized third party.

25. A tokenless biometric method for processing electronic transmissions, using at least one user biometric sample, an electronic identifier and an electronic rule module clearinghouse, said method comprising the steps of:

- a. a primary and subordinated user registration step, wherein a primary and subordinated user each register with an electronic identifier at least one registration biometric sample taken directly from the person of the primary and subordinated user, respectively;
- b. formation of a rule module customized to the primary and subordinated user in a rule module clearinghouse, wherein at least one pattern data of the primary and subordinated user is associated with at least one execution command of the primary and subordinated user and;
- c. a subordinated user identification step, wherein the electronic identifier compares a bid biometric sample taken directly from the person of the subordinated user with at least one previously registered biometric sample for producing either a successful or failed identification of the subordinated user;
- d. a subordination step wherein upon successful identification of the subordinated user, the pattern data of the subordinated user is searched to determine if any of the subordinated user's rule modules is subordinated to at least one of the primary user's rule modules;
- e. a command execution step, wherein upon the successful identification of the subordinated user and the determination that at least one of the subordinated user's rule modules is subordinated to at least one of the primary user's rule modules, at least one previously designated execution

command of the primary user is invoked to execute at least one electronic transmission;

wherein a biometrically authorized electronic transmission is conducted without the primary and subordinated user presenting any personalized man-made memory tokens such as smartcards, or magnetic swipe cards.

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